

**Listing of Claims:**

1-21 (Cancelled)

22-30 (Withdrawn)

31-36 (Cancelled)

37. (New) A system for electronic commerce comprising:

a wireless communication device;

a transaction card reader connected to said communication device;

a transaction card;

a first antenna for communication with the wireless communication device;

a second antenna embedded within a body of the transaction card for communication

with a receiving terminal;

wherein the transaction card and the wireless communication device are provided together to a customer by a mobile telephone service provider during an application event;

wherein the transaction card stores first data on bundled financial products under a single brand name that are accessed through a first proprietary network;

wherein the transaction card exchanges second data with the wireless communication device;

wherein the transaction card comprises third data of at least one payment brand for use in an open network; and

wherein the transaction card is associated with a loyalty program for usage of the wireless communication device.

38. (New) The system of claim 37 wherein the communication device provides Internet access.

39. (New) The system of claim 37 wherein the transaction card is a smart card.

40. (New) The system of claim 37 wherein the communication device is a mobile phone.

41. (New) The system of claim 37 further comprising:

an Internet browser displayed on a display the communication device.

42. (New) The system of claim 37 wherein the receiving terminal is a vending machine.

43. (New) The system of claim 37 wherein the receiving terminal is a point-of-sale terminal.

44. (New) The system of claim 37 wherein the receiving terminal communicates with a payment center gateway to determine whether an account of the customer is sufficient to support a transaction associated with the receiving terminal.